

**OFFICE OF INSURANCE ASKS COMPANIES
TO ASSIST RETURNING MILITARY**

Lapsed policies cause increase costs, other problems

FRANKFORT, Ky. (Oct. 26, 2004) - The Kentucky Office of Insurance (KOI) is asking insurance companies writing automobile coverage in the Commonwealth to provide extra consideration for those returning from military duty overseas.

Because some members of the military allowed their coverage to lapse during deployment, many face increased costs and difficulty obtaining replacement coverage upon returning home.

"We are asking companies to provide extra consideration in situations where a policy has lapsed," said Martin Koetters, executive director of KOI. "If a policy lapsed during deployment, we are asking companies to look at the policy as though coverage had been continuous. This would allow the returning service personnel to either be reinstated or obtain new coverage with another company without being penalized."

KOI is asking that this consideration be given to any member of the military who was a customer in good standing at the time of deployment and can show proof that overseas duty was the reason the policy lapsed. Similar consideration should be given to any new applicant who was in good standing with another insurer at the time of deployment and who can prove that active overseas duty was the reason for a break in coverage.

"We applaud those companies that have already taken this step to care for the men and women who have protected our interests around the world. We now call on the remaining companies to join them," Koetters said.